Docket No. FI9-98-065

## In the Specification

Please replace paragraph beginning at page 19, line 19, with:

()

FIG.s 4 and 5 illustrate, through cross-sections 1-1' and 2-2' (of FIG.s 1-3), respectively, that one particular embodiment of the present invention, package 500, comprises top card 110, interposer 130, and bottom card 150. Top card 110 is electrically and physically connected to interposer 130 through solder balls 128. Interposer 130 is also connected to bottom card 150 through solder balls 185. Solder balls 187 on bottom surface 170 of bottom card 150 are used to electrically and physically connect package 500 to a system board or other device (not shown). Thus, all packages and chips on top card 110 are able to be connected to other packages and chips on bottom card 150 and to a system board through landing pads 140 and solder balls. Also, FIG.s 4 and 5 illustrate that cavity 133 not only is defined by inner surface 180 of interposer 130, but also is defined by bottom surface 114 of top card 110, top surface 142 of bottom card 150, and the solder balls 128, 185, and 187. Also note that inner surface 180 of interposer 130 defines opening 134. Opening 134 is shown in FIG. 2 but is not shown in FIG.s 4 and 5 to prevent confusion. The components in cavity 133 may be on either the top surface 142 of bottom card 150, on the bottom surface 114 of top card 110, or on both. The thickness of interposer 130 can be adjusted to accommodate the height of the desired components on the top surface 142 of bottom card 150 or on the bottom surface 114 of top card 110. Cavity 133 provides for a very compact, three-dimensional package, as illustrated by FIGs. 4 and 5.

Please replace paragraph beginning at page 23, line 17, with:

On third card 720 are exemplary components capacitor 780 and transformer 760. Both capacitor 780 and transformer 760 are joined to third card 720 by through-hole pins 770 and